

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JOHN N MARAFATSOS  
FLORENCE R MARAFATSOS  
Debtor(s)

Case No. 07-17302

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/21/2007.
- 2) The plan was confirmed on 12/21/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/30/2009, 06/04/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/19/2008, 02/26/2010, 01/31/2011.
- 5) The case was dismissed on 02/18/2011.
- 6) Number of months from filing to last payment: 40.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$38,618.24.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$48,829.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$48,829.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,050.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,605.46
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,655.46**

Attorney fees paid and disclosed by debtor: \$2,450.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	38,277.00	36,894.47	36,894.47	24,672.14	8,058.16
BAXTER CREDIT UNION	Unsecured	NA	2,518.10	2,518.10	0.00	0.00
BAXTER CREDIT UNION	Secured	2,124.24	2,124.24	2,124.24	420.65	0.00
BAXTER CREDIT UNION	Secured	NA	NA	NA	0.00	0.00
BAXTER CREDIT UNION	Unsecured	22,637.38	20,119.38	20,119.38	0.00	0.00
CHECK N GO OF ILLINOIS	Unsecured	1,155.00	NA	NA	0.00	0.00
COLUMBUS BANK & TRUST	Unsecured	1,365.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	873.09	782.62	782.62	0.00	0.00
CREDIT ACCEPTANCE	Secured	9,652.66	9,652.66	9,652.66	6,145.51	1,501.12
CREDIT ACCEPTANCE CORP	Unsecured	NA	NA	NA	0.00	0.00
CROSS COUNTRY BANK	Unsecured	1,012.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,766.00	960.35	960.35	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,748.00	828.65	828.65	0.00	0.00
EXXON MOBILE	Unsecured	477.00	NA	NA	0.00	0.00
GRAND DENTISTRY	Unsecured	220.48	NA	NA	0.00	0.00
HEIGHTS FINANCE CORP	Unsecured	4,140.56	3,352.15	3,352.15	0.00	0.00
HSBC	Unsecured	425.00	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	NA	1,414.00	1,414.00	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	NA	2,446.68	2,446.68	0.00	0.00
LAKE COUNTY COLLECTOR	OTHER	NA	NA	NA	0.00	0.00
LOANSTAR SYSTEMS INC	Unsecured	3,278.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,468.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	NA	2,824.38	2,824.38	0.00	0.00
NELNET	Unsecured	NA	NA	NA	0.00	0.00
NICOR GAS	Unsecured	682.11	557.88	557.88	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,155.00	3,339.68	3,339.68	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	630.00	691.08	691.08	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	687.00	731.69	731.69	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	514.34	514.34	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	316.14	316.14	316.14	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	NA	1,215.80	1,215.80	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SOUTHWEST CREDIT SYSTEM	Unsecured	132.00	NA	NA	0.00	0.00
US BANK NATL ASSOC	Secured	24,389.01	22,098.26	22,098.26	4,375.96	0.00
US BANK NATL ASSOC	Secured	NA	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$24,222.50	\$4,796.61	\$0.00
Debt Secured by Vehicle	\$46,547.13	\$30,817.65	\$9,559.28
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$70,769.63</b>	<b>\$35,614.26</b>	<b>\$9,559.28</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$42,612.92</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,655.46</u>
Disbursements to Creditors	<u>\$45,173.54</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$48,829.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/26/2011

By: /s/ Glenn Stearns

---

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.